EXHIBIT 3
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SR 375

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"Mr. Chairman, members of the committee, my name is Scott Fink. I am a general contractor in Three Forks, Montana, and owner of Mustang Builders. I am also an active member of the Air National Guard. I am currently the First Sergeant of the 219th RED HORSE Squadron and I stand in support of SB 375.

In the past five years I have been deployed 2 times in support of Operation Enduring Freedom and Operation Iraqi Freedom on an Involuntary Mobilization. When I saw SB 375 being introduced, I thought I should let you know about the difficulties that employers and especially the self employed, struggle with. When I got the call to deploy for the first time, I had a very uneasy feeling about the stability of my company. There were so many questions that needed to be answered. How long will we be deployed? Do I try to keep the business going while I'm away? How will I be able to keep in contact with home to keep the business going? Will my wife be able to take care of the business if I try to keep it alive? If I try to keep the business up and running, how will I be able to focus on the mission? The end result was that I would have to shut down for the deployment. Now this means that I have to quit taking on larger projects at about 100 to 120 days out, trying to complete all projects before I leave. It also puts a burden on the employees, since they have to find another job in hopes that they stick it out until the start of the deployment. Then more questions started to arise. What do I do with my equipment? Do I rent it out and who takes care of it while I'm away? I cannot afford the insurance and to make the payments on Guard pay. Theses are items that just don't go away when we deploy. We still have business insurance, equipment insurance, and payments for the equipment along with all the vehicles and the insurance for those. So, a lot of this stuff just doesn't go away.

Another thing about being deployed is that it is human nature, "outta site, outta mind". People know that you are deployed and can't call upon you for business. But when we return, it is very difficult to get the word out that we are open for business again. But here's the catch. It's not like we can just go to work. There are many items to be taken care of. Bids need to be accomplished, equipment needs to be purchased, all insurances need to reestablish. It can be 60 to 90 days before we get work. This is the most difficult time.

I am not looking for a handout, but I thought SB 375 looked to be a descent kickback for the employers and the self employed. Every little bit helps.

"Mr. Chairman, members of the committee, THANK YOU for the opportunity to speak before you today, in support of SB 375. I appreciate your attention, and hope that you will pass this bill. THANK YOU."

Scott R Fink